Case 15-22334	DOC T	FIIEU 00/29/13	Ellifelen 00/53/12 14	+.00.23	Desc Mail
31 (Official Form 1) (04/13)		Document	Page 1 of 68		
United	States	Bankruntcy Co	urt		
United States Bankruptcy Court			,	/alicetami Datiti	

Northern District of Illinois Eastern Division

**Voluntary Petition** 

											1
Name of Debtor (if	f individual, e	nter Last, First	Middle):			Name	of Joint Debtor	(Spouse) (Last, F	irst, Middle)		ĺ
	Ma	rsala, S	Sam Au	gust							
All Other Names used by the Debtor in the last 8 years (include married, maiden and trade names):						All Other Names used by the Joint Debtor in the last 8 years (include married, maiden and trade names):					
ast four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN if more than one, state all) * ***-**-2061					Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) *						
Street Address of	Debtor (No. 8	& Street, City, a	and State):			Street	Address of Join	nt Debtor (No. & S	Street, City, and	State):	
1016 W Ba		Ave # 30	)2	_		_					
Chicago, I	L				60640	Ш					
County of Residen	nce or of the F	Principal Place	of Business:			Count	ty of Residence	or of the Principal	l Place of Busin	ess:	-
		CC	OK								
Mailing Address of	f Debtor (if dit	fferent from str	eet address)			Mailin	g Address of Joi	int Debtor (if diffe	rent from street	address):	-
,											
Location of Princip	oal Assets of E	Business Debto	or (if different f	rom street a	address above):						
■ Individual See Exhib. □ Corporati □ Partnersh □ Other (If of	(Ch I (includes Joi it D on page 2 c ion (includes I iip debtor is not o s box and sta  Chapt General of ma	of this form  LLC & LLP)  one of the above te type of entite ter 15 Debtors  in interests:	ve entities, y below.)		Heath Care Single Asset defined in 11 Railroad Stockbroker Commodity Clearing Bar Other Tax-E	Real Estate U.S.C §10  Broker nk  Exempt Entition, if applicate ax-exempt under Title s Code (the	e as 1 (51B) <b>ty</b> ble.)	Chapter 9 Chapter 1 Chapter 1 Chapter 1 Chapter 1	Phich the Petition Character Charact	primarily n business debts. ersonal,	
■ Filing Fee atta □ Filing Fee to b signed applica unable to pay	e paid in insta	allments (appliourt's consider	ation certifying	that the del	otor is	Check	Debtor is not a s  if: Debtor's aggreg insiders or affl on 4/01/13 and  k all applicable A plan is being f Acceptances of	Il business debtorsmall business de late noncontingen liates) are less that ever theree years boxes:	at liquidated deb an \$2,343,300. Is thereafter).	In U.S.C. § 101(51D)  In 11 U.S.C. § 101(51D)  Its (excluding debts owed to (amount subject to adjustment  In from one of more classes	
funds availabl	ites that funds ites that, after le for distribut	s will be availal	roperty is excl		cured credtiors. dministrative exper	nses paid, th	nere will be no			This space is for court use only115.00	ľ
Estimated Number of											
1- 49	50- 99	100- 199	200- 999	1,000- 5,000	5,001- 10,000	10,001 25,000	25,001 50,000	50,001 100,000	Over 100,000		
\$0 to \$50,000	\$50,001to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,00 to \$10 million	to \$50	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1billion	More than \$1 billion		
\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1	\$1,000,00 to \$10	1 \$10,000,001 to \$50	\$50,000,001 to \$100	\$100,000,001 to \$500	\$500,000,001 to \$1billion	More than \$1 billion		

Case 15-22334 Doc 1 Filed 06/29/15 Entered 06/29/15 14:06:23 Desc Main B1 (Official Form 1) (12/11)) Document Page 2 of 68 **Voluntary Petition** Name of Debtor(s) This page must be completed and filed in every case) Sam August Marsala All Prior Bankruptcy Case Filed Within Last 8 Years (if more than two, attach additional sheet) Location Where Filed: Case Number: Date Filed: None None Pending Bankruptcy Case Filed by any Spouse, Partner, or Affilate of this Debtor (if more than one, attach additional sheet) Name of Debtor: Case Number Date Filed: District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) (To be completed if debtor is required to file periodic reports (e.g., I, the attorney for the petitioner named in the foregoing petition, declare that I forms 10K and 10Q) with the Securities and Exchange Commission have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12 pursuant to Section 13 or 15 (d) of the Securities Exchange Act of or 13 of title 11. United States Code, and have explained the relief available under 1934 and is requesting relief under chapter 11.) each such chapter. I further certify that I have delivered to the debtor the notice required by 11 USC § 342(b). /s/ Jonathan Daniel Parker Exhibit A is attached and made a part of this petition. Dated: 06/29/2015 Jonathan Daniel Parker **Exhibit C** Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No. **Exhibit D** (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition П Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check the Applicable Box.) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. П There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. П Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes.) П Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of Landlord) П Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be

PFG Record # 631608 B1 (Official Form 1) (1/08) Page 2 of 3

permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for

Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day

Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1))

possession was entered, and

period after the filing of the petition.

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#### **Voluntary Petition**

This page must be completed and filed in every case)

Name of Joint Debtor(s)

Sam August Marsala

#### **Signatures**

#### Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7,11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

#### /s/ Sam August Marsala

#### Sam August Marsala

Dated: 06/29/2015

#### Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition

(Check only one box.)

☐ I request relief in accordance with chapter 15 of title 11, United States
Code. Certified copies of the documents required by 11 U.S.C. § 1515 are
attached

Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

(Signature of Foreign Representative)

(Printed Name of Foreign Representative)

#### Signature of Attorney

#### /s/ Jonathan Daniel Parker

Signature of Attorney for Debtor(s)

#### **Jonathan Daniel Parker**

Printed Name of Attorney for Debtor(s)

GERACI LAW L.L.C. 55 E. Monroe St., #3400 Chicago, IL 60603

Phone: 312-332-1800

Date: 06/29/2015

\* In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

#### Signature of Debtor (Corporation/Partnerhsip)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

#### Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for fi ling for a debtor or accepting any fee from the debtor, as required in that section.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

#### Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person .

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Sam August Marsala / Debtor

Bankruptcy Docket #:

Judge:

## EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. check one of the five statements below and attach any documents as directed.

	Sam August Marsala				
Date	ed: 06/29/2015 /s/ Sam August Marsala				
l cer	tify under penalty of perjury that the information provided above is true and correct.				
	5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.				
	Active military duty in a military combat zone.				
	Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);				
	Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);				
	4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]				
	If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.				
	3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.]				
	2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.				
	1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.				

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Sam August Marsala / Debtor

In re

Bankruptcy Docket #:

Judge:

## EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. check one of the five statements below and attach any documents as directed.

I cert	tify under penalty of perjury that the information provided above is true and correct.
	5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
	Active military duty in a military combat zone.
	Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
	Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
	4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
	If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.
	3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.]
	2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunties for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.
	the United States trustee or bankruptcy administrator that outlined the opportunties for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.

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B6 Summary (Official Form 6 - Summary) (12/14)

In re

### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Sam August Marsala / Debtor

Case No.
Chapter 7

#### **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, C, D, E, F, I and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	Attached YES   NO	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
SCHEDULE A - Real Property	Yes	1	\$0	\$0	\$0
SCHEDULE B - Personal Property	Yes	3	\$2,325	\$0	\$0
SCHEDULE C - Property Claimed as Exempt	Yes	1+	\$0	\$0	\$0
SCHEDULE D - Creditors Holding Secured Claims	Yes	1+	\$0	\$804	\$0
SCHEDULE E - Creditors Holding Unsecured Priority Claims	Yes	2	\$0	\$0	\$0
SCHEDULE F - Creditors Holding Unsecured Nonpriority Claims	Yes	1+	\$0	\$102,573	\$0
SCHEDULE G - Executory Contracts and Unexpired Leases	Yes	1	\$0	\$0	\$0
SCHEDULE H - CoDebtors	Yes	1	\$0	\$0	\$0
SCHEDULE I - Current Income of Individual Debtor(s)	Yes	1	\$0	\$0	\$1,366
SCHEDULE J - Current Expenditures of Individual Debtor(s)	Yes	1	\$0	\$0	\$1,444
TOTALS			\$2,325 TOTAL ASSETS	\$103,377 TOTAL LIABILITIES	

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B6 Summary (Official Form 6 - Summary) (12/14)

In re

### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Sam August Marsala / Debtor

Case No.

Chapter 7

#### STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts as defined in 101(8) of the Bankruptcy (U.S.C. 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below	Code (11
Check this box if you are an individual debtor whose debts are NOT primarily consumer debts and, therefore, are information here.	not required to report any
This information is foundative of more and an application of the contract of t	

This information is for statistical purposes only under 28 U.S.C § 159 Summarize the following types of liabilities, as reported in the Schedules, and total them

Type of Liability	Amount
Domestic Support Obligations (From Schedule E)	\$0.00
Taxes and Certain Other Debts Owed to governmental Units (From Schedule E)	\$0.00
Claims for Death or Personal Injury While Debtor was Intoxicated (From Schedule E) whether disputed or undisputed)	\$0.00
Student Loan Obligations (From Schedule F)	\$0.00
Domestic Support Separation Agreement and Divorce Decree Obligations Not Reported on (Schedule E).	\$0.00
Obligations to Pension or Profit Sharing and Other Similar Obligations (From Schedule F)	\$0.00
TOTAL	\$0.00

#### State the following:

Average Income (from Schedule I, Line 16)	\$1,366.00
Average Expenses (from Schedule J, Line 18)	\$1,444.00
Current Monthly Income (from Form 22A-1 Line 11; OR, Form 22B Line 14; or, Form 22C-1 Line 14)	\$0.00

#### State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$804.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	\$0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" Column		\$0.00
4. Total from Schedule F		\$102,573.00
5. Total of non-priority unsecured debt (sum of 1,3 and 4)		\$103,377.00

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Sam August Marsala / Debtor	Bankruptcy Docket #
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Judge:

#### **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a co-tenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband Wife Joint Or Community	Current Value of Debtors Interest in Property Without Deducting and Secured Claim or Exemption	Amount of Secured Claim
[X] None				
Total Mai	rket Value of Real	Property	\$0.00	

(Report also on Summary of Schedules)

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Sam August Marsala / Debtor

In re

Bankrup	otcy D	ocket#:
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Judge:

#### **SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "HWJC." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

#### Do not list interest in executory and unexpired leases on this schedule. List them in Schedule G.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Type of Property	N O N E	Description and Location of Property	C H M	Current Value of Debtor's Interest in Property, Without Deducting Any Secured
01. Cash on Hand	X			
02. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations or credit unions, brokerage houses, or cooperatives.		TCF Bank checking account		\$0
03. Security Deposits with public utilities, telephone companies, landlords and others.	X			
04. Household goods and furnishings, including audio, video, and computer equipment.		Household Goods; tv, dvd player, couch, stereo/radio, utensils, pots and pans, vacuum, table, chairs, lamps, bedroom set, cellphone		\$2,000
05. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		Books, CD's, DVD's, Tapes/Records, Family Pictures		\$75
06. Wearing Apparel		Necessary wearing apparel.		\$100
07. Furs and jewelry.		Watch, costume jewelry		\$150
08. Firearms and sports, photographic, and other hobby equipment.	X			
09. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			

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# Document Page 10 of 68 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Sam August Marsala / Debtor

In re

Bankruptcy Dog	cket :	#:
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Judge:

SCHEDULE B - PERSONAL PROPERTY								
Type of Property	N O N E	Description and Location of Property	C H M	Current Value of Debtor's Interest in Property, Without Deducting Any Secured				
10. Annuities. Itemize and name each issuer.	X							
11. Interests in an educational IRA as defined in 26 U.S.C 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. 529(B)(1). Give particulars. (File separately the records(s) of any such interest(s). 11 U.S.C. 521(c); Rule 1007(b)).	X							
12. Interest in IRA,ERISA, Keogh, or other pension or profit sharing plans. Give particulars	X							
13. Stocks and interests in incorporated and unincorporated businesses.	X							
14. Interest in partnerships or joint ventures.  Itemize. Itemize.	X							
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X							
16. Accounts receivable	X							
17. Alimony, maintenance, support and property settlements to which the debtor is or may be entitled	X							
18. Other liquidated debts owing debtor including tax refunds. Give particulars.	X							
19. Equitable and future interests, life estates, and rights of power exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X							
20. Contingent and Non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X							
21. Other contingent and unliquidated claims of every nature, including tax refunds, counter claims of the debtor, and rights to setoff claims. Give estimated value of each.	X							
22. Patents, copyrights and other intellectual property. Give particulars.	X							
23. Licenses, franchises and other general intangibles	X							
24. Customer list or other compilations containing personally identifiable information (as defined in 11 USC 101 41A provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes	X							
25. Autos, Truck, Trailers and other vehicles and accessories.	X							
26. Boats, motors and accessories.	X							

# Document Page 11 of 68 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Sam August Marsala / Debtor

In re

Bankruptcy Docket #:

Judge:

(Report also on Summary of Schedules)

SCHEDULE B - PERSONAL PROPERTY								
Type of Property	N O N E	Description and Location of Property	H W J C	Current Value of Debtor's Interest in Property, Without Deducting Any Secured				
27. Aircraft and accessories.	X							
28. Office equipment, furnishings, and supplies.	X							
29. Machinery, fixtures, equipment, and supplie used in business.	X							
30. Inventory	X							
31. Animals	X							
32. Crops-Growing or Harvested. Give particulars.	X							
33. Farming equipment and implements.	X							
34. Farm supplies, chemicals, and feed.	X							
35. Other personal property of any kind not already listed. Itemize.	X							
		T <sub>1</sub>	otal	\$2,325.00				

Record # 631608 B6B (Official Form 6B) (12/07) Page 3 of 3

Sam August Marsala / Debtor

In re

Bankruptcy Docket #:

Judge:

### SCHEDULE C - PROPERTY CLAIMED EXEMPT

Debtor claims the exemptions to which debtor is entitled under: (Check one box)	Check if debtor claims a homestead exemption that exceeds \$146,450.*
11 U.S.C. § 522(b)(2)	* Amount subject to adjustment on 4/1/16, and every three years thereafter
11 U.S.C. § 522(b)(3)	with respect to cases commenced on or after the date of adjustment.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property without Deducting Exemption
04. Household goods and furnishings.  Household Goods; tv, dvd player, couch, stereo/radio, utensils, pots and pans, vacuum, table, chairs, lamps, bedroom set, cellphone	735 ILCS 5/12-1001(b)	\$ 2,000	\$2,000
05. Books, pictures and other  Books, CD's, DVD's, Tapes/Records, Family Pictures	735 ILCS 5/12-1001(a)	\$ 75	\$75
Necessary wearing apparel.	735 ILCS 5/12-1001(a),(e)	\$ 100	\$100
07. Furs and jewelry.  Watch, costume jewelry	735 ILCS 5/12-1001(a),(e)	\$ 150	\$150

<sup>\*</sup> Amount subject to adjustment on 4/1/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Sam August Marsala / Debtor

In re

Bankruptcy Docket #:

Judge:

#### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s) on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Creditor's Name and Mailing Address Including Zip and Account Number (See Instructions Above)	Codebtor	C A M	* Date Claim was Incured * Nature of Lien *Value of Property Subject to Lien *Description of Property	Contingent	Unliquidated	Disputed	Amount of Claim Without Deducting Value of Collateral	Unsecured Portion, If Any
Illinois Department of Revenue Bankruptcy Department PO Box 64338 Chicago IL 60664-0338 Acct #: 2061			Dates:  Nature of Lien: Judgment Lien on Real  Market Value: \$20000000  Intention: Surrender  *Description: Household Goods; tv, dvd player, couch, stereo/radio, utensils, pots and pans, vacuum, table, chairs, lamps, bedroom set, cellphone				\$804	\$(

Total

(Report also on Summary of Schedules)

\$804

\$0

Record # 631608 B6F (Official Form 6F) (12/07) Page 1 of 1

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Sam August Marsala / Debtor

Bankruptcy Docket #:

Judge:

#### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 or 13 report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 report this total also on the Statistical Summary of Certain Liabilities and Related Data.

with primarily consumer debts who file a case under chapter 7 report this total also on the Statistical Summary of Certain Liabilities and Related Data. Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E. TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets) **Domestic Support Obligations** Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1). Extensions of Credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but bfore the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3). Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$11,725\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4). Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5). Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,775\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6). Deposits by individuals Claims of individuals up to \$2,600\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7). Taxes and certain other Debts Owed to Governmental Units

Claims for death or personal injury while debtor was intoxicated

U.S.C. § 507 (a)(9).

Commitments to maintain the capital of insured depository institution

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution.

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

In re

Case 15-22334 Doc 1 Filed 06/29/15 Entered 06/29/15 14:06:23 Desc Main Document Page 15 of 68\* Amounts are subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Н **Date Claim Was Incured and** Amount Disputed Codebtor Amount Creditor's Name, Mailing Address w **Consideration For Claim** Entitled **Including Zip Code and Account Number** of Claim J to (See Instructions Above) С **Priority** [X] None **Total Amount of Unsecured Priority Claims \$0** (Report also on Summary of Schedules)

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Sam August Marsala / Debtor

In re

Bankrup	otcy D	ocket#:
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Judge:

#### SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts filing a case under chapter 7, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

_								
	Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C H W	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
1	Advanced Pain & Anestheisa Consultants BAnkruptcy Dept 11456 Broadway Crown Point IN 46307			Dates: Reason: Medical/Dental Services				\$4,280
	Acct #: 2061							
2	Advocate Medical Group Bankruptcy Department PO Box 92523 Chicago IL 60675 Acct #: 2061			Dates: Reason: Medical/Dental Service				\$610
3	Amc Anesthesia Bankruptcy Dept 35078 Eagle Way Chicago IL 60678 Acct #: 2061			Dates: Reason:				\$2,312
4	AmeriCash Loans Bankruptcy Department 880 Lee St., Ste. 302 Des Plaines IL 60016			Dates: Reason: PayDay Loan				\$541
	Acct #: 2061							

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Sam August Marsala / Debtor

In re

Bankruptcy Docket #:

Judge:

#### SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

	SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS							
	Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C A M	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
5	Armor Systems CO Attn: Bankruptcy Dept. 1700 Kiefer Dr Ste 1 Zion IL 60099			Dates: 2012-2012 Reason: Medical Debt				\$19,022
6	Acct #: 1002729112  Armor Systems CO Attn: Bankruptcy Dept. 1700 Kiefer Dr Ste 1 Zion IL 60099			Dates: 2012-2012 Reason: Medical Debt				\$3,892
7	Acct #: 1002729208  Armor Systems CO Attn: Bankruptcy Dept. 1700 Kiefer Dr Ste 1 Zion IL 60099			Dates: 2012-2012 Reason: Medical Debt				\$2,797
8	Acct #: 1002729209  Armor Systems CO Attn: Bankruptcy Dept. 1700 Kiefer Dr Ste 1 Zion IL 60099  Acct #: 1002729210			Dates: 2012-2012 Reason: Medical Debt				\$210
9	Armor Systems CO Attn: Bankruptcy Dept. 1700 Kiefer Dr Ste 1 Zion IL 60099 Acct #: 1002744224			Dates: 2013-2013 Reason: Medical Debt				\$1,390
10	Armor Systems CO Attn: Bankruptcy Dept. 1700 Kiefer Dr Ste 1 Zion IL 60099 Acct #: 1002755352			Dates: 2013-2013 Reason: Medical Debt				\$2,600
11	Armor Systems CO Attn: Bankruptcy Dept. 1700 Kiefer Dr Ste 1 Zion IL 60099 Acct #: 1002781902			Dates: 2013-2013 Reason: Medical Debt				\$284

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Sam August Marsala / Debtor

In re

Bankruptcy Docket #:

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#### SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

	Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C H M	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
12	Armor Systems CO Attn: Bankruptcy Dept. 1700 Kiefer Dr Ste 1 Zion IL 60099 Acct #: 1002781903			Dates: 2013-2013 Reason: Medical Debt				\$517
13				Dates: 2014-2014 Reason: Medical Debt				\$2,312
14	Aspire Attn: Bankruptcy Dept. PO Box 23013 Columbus GA 31902-3013 Acct #: 2061			Dates: Reason: Credit Card or Credit Use				\$1,398

#### Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Midland Funding, LLC Bankruptcy Dept. 8875 Aero Drive, # 200 San Diego CA 92123

15 Blue Cross Blue Shield Attn: Bankruptcy Department 233 N. Michigan Ave. Chicago IL 60601	Dates: Reason: Credit Card or Credit Use	\$0
Acct #: 2061		
16 Buffalo Grove Orthopaedic Bankruptcy Dept 600 W Lake Cook Rd Buffalo Grove IL 60089	Dates: Reason: Medical/Dental Services	\$1,391
Acct #: 2061		
17 Capital Management Services Bankruptcy Department 726 Exchange St., Ste. 700 Buffalo NY 14210	Dates: Reason: Debt Owed	\$1,278
Acct #: 2061		

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Sam August Marsala / Debtor

In re

Bankruptcy Docket #:

Judge:

#### SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	A A A	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
18 CBCS  Bankruptcy Department PO Box 69 Columbus OH 43216  Acct #: 2061			Dates: Reason: <b>Debt Owed</b>				\$134
19 Chicago Health Medical  909 Hidden Ridge Irving TX 75038  Acct #:			Dates: Reason:				\$29
20 Chicago Health Medical Group Bankruptcy Dept 909 Hidden Ridge Irving TX 75038 Acct #: 2061			Dates: Reason: Medical/Dental Services				\$35
21 Chicago Imaging Assoc. Bankruptcy Department 9410 Compubill Dr. Orland Park IL 60462 Acct #: 2061		-	Dates: Reason: Medical/Dental Services				\$53

#### Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Merchants Credit Guide Co. Bankruptcy Dept. 223 W. Jackson Blvd., Ste. 900 Chicago IL 60606

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Sam August Marsala / Debtor

In re

Bankruptcy Docket #:

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#### SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C A A	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
22 <u>City of Chicago Bureau Parking</u> Department of Revenue PO Box 88292 Chicago IL 60680 Acct #: 2061			Dates: Reason: Parking tickets Ordinance Violatic				\$1,800

#### Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Arnold Scott Harris PC Bankruptcy Dept. 600 W. Jackson Blvd., Ste. 720 Chicago IL 60661

Secretary of State Bankruptcy Dept. 2701 S. Dirksen Pkwy. Springfield IL 62723

23 CMRE Financial SVCS IN Attn: Bankruptcy Dept. 3075 E Imperial Hwy Ste Brea CA 92821	Dates: 2012-2012 Reason: Medical Debt	\$543
Acct #: T790VANK020022652593		
24 CMRE Financial SVCS IN Attn: Bankruptcy Dept. 3075 E Imperial Hwy Ste Brea CA 92821	Dates: 2012-2013 Reason: Medical Debt	\$1,116
Acct #: T790VANK020023486353		
25 CMRE Financial SVCS IN Attn: Bankruptcy Dept. 3075 E Imperial Hwy Ste Brea CA 92821	Dates: 2013-2013 Reason: Medical Debt	\$4,619
Acct #: T790VANK020024500190		
26 CMRE Financial SVCS IN Attn: Bankruptcy Dept. 3075 E Imperial Hwy Ste Brea CA 92821	Dates: 2013-2013 Reason: Medical Debt	\$3,215
Acct #: T790VANK020026245916		

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Sam August Marsala / Debtor

In re

Bankruptcy Docket #:

Judge:

#### SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C A H	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
27 Comcast Attn: Bankruptcy Dept. 5330 E. 65th St. Indianapolis IN 46220 Acct #: 2061			Dates: Reason: Utility Bills/Cellular Service				\$50

#### Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Southwest Credit
Bankruptcy Dept.
4120 International Pkwy #1100
Carrollton TX 75007

28 Community Orthopaedics Bankruptcy Dept 348 Sherwood Court La Grange Park IL 60526 Acct #: 2061	Dates: Reason: <b>Debt Owed</b>	\$566
29 <u>Cook County Health &amp; Hospitals</u> Bankruptcy Department PO Box 70121 Chicago IL 60673	Dates: Reason: Medical/Dental Services	\$33
Acct #: 2061		
30 <u>Credit One Bank</u> Bankruptcy Department PO Box 60500 City Of Industry CA 91716	Dates: Reason: Credit Card or Credit Use	\$270
Acct #: 2061		
31 <u>Dependon Collection SE</u> Attn: Bankruptcy Dept. Po Box 4833 Oak Brook IL 60522	Dates: 2010-2011 Reason: Medical Debt	\$589
Acct #: A06191E50836		
32 <u>Dependon Collection SE</u> Attn: Bankruptcy Dept. Po Box 4833 Oak Brook IL 60522	Dates: 2012-2013 Reason: Medical Debt	\$282
Acct #: C28599I11737		

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Sam August Marsala / Debtor

In re

Bankruptcy Docket #:

Judge:

#### SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	H W J	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
33 <u>Dependon Collection SE</u> Attn: Bankruptcy Dept. Po Box 4833 Oak Brook IL 60522 Acct #: C28599J07515			Dates: 2013-2013 Reason: Medical Debt				\$1,560
Attn: Bankruptcy Dept. Po Box 4833 Oak Brook IL 60522			Dates: 2013-2013 Reason: Medical Debt				\$567
Acct #: C59561I62630  35 <u>Diagnostic Radiology Specialis</u> Bankruptcy Department PO Box 1219 Park Ridge IL 60068  Acct #: 242195			Dates: Reason: Medical/Dental Services				\$67
36 <u>Dimensions Management Corp.</u> Bankruptcy Dept 2034 N Clark St Chicago IL 60614 Acct #: 14m1-0700039			Dates: Reason: <b>Debt Owed</b>				\$2,633

#### Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Clerk, First Mun Div Bankruptcy Dept. 50 W. Washington St., Rm. 1001 Chicago IL 60602

Sanford Kahn, Ltd. Bankruptcy Dept. 180 N. LaSalle St., Ste. 2025 Chicago IL 60601

37	Directv C/O First National Collect 610 Waltham Way Mccarran NV 89434		Dates: Reason:	2011-2009 Collecting for Creditor		\$	394
	Acct #: 33468932						

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Sam August Marsala / Debtor

In re

Bankruptcy Docket #:

Judge:

#### SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C A H	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
38 <u>Dr. David B Drake DDS</u> Bankruptcy Dept 739 W Belmont Ave Chicago IL 60657 Acct #: 2061			Dates: Reason: Medical/Dental Services				\$1,700
39 Emergency Care Physician Svcs. Bankruptcy Department PO Box 88640 Chicago IL 60680			Dates: Reason: Medical/Dental Services				\$247
Acct #: 2061							

#### Law Firm(s) | Collection Agent(s) Representing the Original Creditor

United Collection Bureau, Inc. Bankruptcy Dept. 5620 Southwyck Blvd., Ste. 206 Toledo OH 43614

40 <u>First Premier Bank</u> Dates:
Bankruptcy Department

PO Box 5524 Sioux Falls SD 57117 Reason: Credit Card or Credit Use

\$347

Acct #: 2061

#### Law Firm(s) | Collection Agent(s) Representing the Original Creditor

First National Coll. Bureau Bankruptcy Dept. 610 Waltham Way Sparks NV 89434

41 Genesis Clinical Laboratory Bankruptcy Department 1590 Paysphere Circle Chicago IL 60674	Dates: Reason: Medical/Dental Services	\$100
Acct #: 2061		
42 Head & Neck & Cosmetic	Dates:	
Po BOx 809094 Chicago IL 60680	Reason: Medical/Dental Services	\$4
Acct #: 2061		

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Sam August Marsala / Debtor

In re

Bankruptcy Docket #:

Judge:

#### SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C A H	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
43 <u>Heartland International Health</u> Bankruptcy Dept 3500 S. Lafountain Kokomo IN 46901			Dates: Reason: Medical/Dental Services				\$0
Acct #: 2061							
44 Heartland International Health Center  3048 N Walton Ave Chicago IL 60657			Dates: Reason:				\$118
Acct #:							
45 <u>Ilahi Medicine of II</u> Bankruptcy Dept  3100 W Columbia Ave Chicago IL 60645			Dates: Reason: Medical/Dental Services				\$467
Acct #: 2061							
46 Illinois Collection SE Attn: Bankruptcy Dept. 8231 185Th St Ste 100 Tinley Park IL 60487			Dates: 2013-2014 Reason: Medical Debt				\$290
Acct #: 15216917							
47 Illinois Department of Revenue Bankruptcy Department PO Box 64338 Chicago IL 60664-0338			Dates: Reason: Taxes - Federal, State or Local				\$1,082
Acct #: 2061							

#### Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Linebarger Goggan Blair & Bankruptcy Dept. PO Box 06152 Chicago IL 60606-0152

Bai PO	S Non-Priority nkruptcy Dept. D Box 7346 illadelphia PA 19101		Dates: Reason:	2008 Taxes - Federal, State/Local		\$297
Acc	ct #: 2061					

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Sam August Marsala / Debtor

In re

Bankruptcy Docket #:

Judge:

#### SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	H W J	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
49 IRS Priority Debt Bankruptcy Dept. PO Box 7346 Philadelphia PA 19101 Acct #: 2061			Dates: 2011 Reason: Taxes - Federal, State/Local				\$1,455
50 J.R.SI, Inc. Bankruptcy Department 421 N. Northwest Hwy., #201 Barrington IL 60010			Dates: Reason: Credit Card or Credit Use				\$1,663
Acct #: 13m1-103896							

#### Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Clerk, First Mun Div Bankruptcy Dept. 50 W. Washington St., Rm. 1001 Chicago IL 60602

Steven J. Fink & Associates Bankruptcy Dept. 25 E. Washington St. # 1233 Chicago IL 60602

51 Keynote Consulting Attn: Bankruptcy Dept. 220 W Campus Dr Ste 102 Arlington Heights IL 60004 Acct #: 162784	Dates: 2013-2013 Reason: Medical Debt	\$1,920
52 <u>Kurtz Ambulance Service</u> Bankruptcy Department PO Box 283 New Lenox IL 60451 Acct #: 2061	Dates: Reason: Medical/Dental Services	\$10
53 <u>Lifeline Ambulance</u> Bankruptcy Dept 2424 S Wabash Ave Chicago IL 60616 Acct #: 2061	Dates: Reason: Medical/Dental Services	\$650

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# Document Page 26 of 68 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Sam August Marsala / Debtor

In re

Bankruptcy Docket #:

Judge:

#### SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS											
С	reditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C A M	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim			
F	Linebarger Goggan Blair & Sampson, LLP PO Box 06152 Chicago IL 60606-0152			Dates: Reason: <b>Debt Owed</b>				\$0			
	Acct #: 2061										
<u>7</u> 1	M3 Financial Services Attn: Bankruptcy Dept. 0330 W Roosevelt Rd S-2 Vestchester IL 60154			Dates: 2012-2013 Reason: Medical Debt				\$34			
	Acct #: 2873602A683G91514629										
<u>7</u> 1	M3 Financial Services Attn: Bankruptcy Dept. 0330 W Roosevelt Rd S-2 Vestchester IL 60154			Dates: 2012-2013 Reason: Medical Debt				\$40			
4	Acct #: 2873602A683G91532417										
1 V	M3 Financial Services Attn: Bankruptcy Dept. 0330 W Roosevelt Rd S-2 Vestchester IL 60154			Dates: 2012-2013 Reason: Medical Debt				\$57			
	Acct #: 2873602A683G91554173										
<i>A</i> 1	M3 Financial Services Attn: Bankruptcy Dept. 0330 W Roosevelt Rd S-2 Vestchester IL 60154			Dates: 2012-2013 Reason: Medical Debt				\$57			
	Acct #: 2873602A683G91589104										
<u>7</u> 1	M3 Financial Services Attn: Bankruptcy Dept. 0330 W Roosevelt Rd S-2 Vestchester IL 60154			Dates: 2012-2013 Reason: Medical Debt				\$168			
	Acct #: 2873602A683G91622909										
<u>7</u> 1	M3 Financial Services Attn: Bankruptcy Dept. 0330 W Roosevelt Rd S-2 Vestchester IL 60154			Dates: 2012-2013 Reason: Medical Debt				\$100			
A	Acct #: 2873602A683G91646318										

Record # 631608 B6F (Official Form 6F) (12/07) Page 11 of 20

# Document Page 27 of 68 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Sam August Marsala / Debtor

In re

Bankruptcy Docket #:

Judge:

#### SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS											
	Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C A H	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim			
61	M3 Financial Services Attn: Bankruptcy Dept. 10330 W Roosevelt Rd S-2 Westchester IL 60154			Dates: 2013-2013 Reason: Medical Debt				\$243			
62	Acct #: 2873602A683G91713681  M3 Financial Services Attn: Bankruptcy Dept. 10330 W Roosevelt Rd S-2 Westchester IL 60154  Acct #: 2873602A683G91722941			Dates: 2013-2013 Reason: Medical Debt				\$190			
63	M3 Financial Services Attn: Bankruptcy Dept. 10330 W Roosevelt Rd S-2 Westchester IL 60154 Acct #: 2873602A683G91724641			Dates: 2013-2013 Reason: Medical Debt				\$183			
64	M3 Financial Services Attn: Bankruptcy Dept. 10330 W Roosevelt Rd S-2 Westchester IL 60154 Acct #: 2873602A683G91753303			Dates: 2013-2013 Reason: Medical Debt				\$194			
65	M3 Financial Services Attn: Bankruptcy Dept. 10330 W Roosevelt Rd S-2 Westchester IL 60154 Acct #: 2873602A683G91753304			Dates: 2013-2013 Reason: Medical Debt				\$117			
66	M3 Financial Services Attn: Bankruptcy Dept. 10330 W Roosevelt Rd S-2 Westchester IL 60154 Acct #: 2873602A683G91756730			Dates: 2013-2013 Reason: Medical Debt				\$102			
67	M3 Financial Services Attn: Bankruptcy Dept. 10330 W Roosevelt Rd S-2 Westchester IL 60154 Acct #: 2873602A683G91815323			Dates: 2013-2013 Reason: Medical Debt				\$127			

Record # 631608 B6F (Official Form 6F) (12/07) Page 12 of 20

# Document Page 28 of 68 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Sam August Marsala / Debtor

In re

Bankruptcy Docket #:

Judge:

#### SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS											
Creditor's Name, Mailing Address Inclu Zip Code and Account Number (See Instructions Above)	iding 5		C J M	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim			
68 M3 Financial Services Attn: Bankruptcy Dept. 10330 W Roosevelt Rd S-2 Westchester IL 60154				Dates: 2013-2013 Reason: Medical Debt				\$102			
Acct #: 2873602A683G91834782											
69 M3 Financial Services Attn: Bankruptcy Dept. 10330 W Roosevelt Rd S-2 Westchester IL 60154				Dates: 2013-2013 Reason: Medical Debt				\$104			
Acct #: 2873602A683G91876986											
70 M3 Financial Services Attn: Bankruptcy Dept. 10330 W Roosevelt Rd S-2 Westchester IL 60154				Dates: 2013-2013 Reason: Medical Debt				\$42			
Acct #: 2873602A683G91917522											
71 MBB Attn: Bankruptcy Dept. 1460 Renaissance Dr Park Ridge IL 60068 Acct #: 153488723				Dates: 2013-2013 Reason: Medical Debt				\$840			
72 MBB Attn: Bankruptcy Dept. 1460 Renaissance Dr Park Ridge IL 60068				Dates: 2013-2013 Reason: Medical Debt				\$319			
Acct #: 153488724		1									
73 MBB Attn: Bankruptcy Dept. 1460 Renaissance Dr Park Ridge IL 60068				Dates: 2013-2013 Reason: Medical Debt				\$580			
Acct #: 153488725											
74 MBB Attn: Bankruptcy Dept. 1460 Renaissance Dr Park Ridge IL 60068				Dates: 2013-2014 Reason: Medical Debt				\$191			
Acct #: DD76311872											

Record # 631608 B6F (Official Form 6F) (12/07) Page 13 of 20

Sam August Marsala / Debtor

In re

Bankruptcy Docket #:

Judge:

#### SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

	or's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C H M		Date Claim Was Incurred and Consideration For Claim. aim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
1460   Park F	Bankruptcy Dept. Renaissance Dr Ridge IL 60068			Dates: Reason:	2013-2014 Medical Debt				\$70
76 <u>MBB</u> Attn: E	#: DD763118727  Bankruptcy Dept.  Renaissance Dr  Ridge IL 60068			Dates: Reason:	2013-2014 Medical Debt				\$77
77 MBB Attn: E 1460 Park F	#: DD76311873  Bankruptcy Dept. Renaissance Dr Ridge IL 60068 #: DD763118739			Dates: Reason:	2013-2014 Medical Debt				\$222
1460   Park F	Bankruptcy Dept. Renaissance Dr Ridge IL 60068 #: DD76311874			Dates: Reason:	2013-2014 Medical Debt				\$77
1460   Park F	Bankruptcy Dept. Renaissance Dr Ridge IL 60068 #: DD76311875			Dates: Reason:	2013-2014 Medical Debt				\$77
80 MBB Attn: E 1460 Park F	Bankruptcy Dept. Renaissance Dr Ridge IL 60068 #: DD76311876			Dates: Reason:	2013-2014 Medical Debt				\$77

Record # 631608 B6F (Official Form 6F) (12/07) Page 14 of 20

Sam August Marsala / Debtor

In re

Bankruptcy Docket #:

Judge:

#### SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C A H	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
81 Medical Express Ambulance Serv Bankruptcy Department 5650 W. Howard St. Skokie IL 60077 Acct #: 2061			Dates: Reason: Medical/Dental Services				\$960

Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Keynote Consulting Bankruptcy Dept. 220 W Campus Drive # 102 Arlington Heights IL 60004

82 Mid North Gastro Bankruptcy Dept 4646 N Marine #5100 Chicago IL 60640 Acct #: 2061	Dates: Reason: Medical/Dental Services	\$1,460
83 Midland Funding, LLC Bankruptcy Department 8875 Aero Drive, # 200 San Diego CA 92123	Dates: Reason: Credit Card or Credit Use	\$1,535
Acct #: 2061		
84 Montgomery WARD Attn: Bankruptcy Dept. 1112 7Th Ave Monroe WI 53566	Dates: 2009-2012 Reason: Credit Card or Credit Use	\$368
Acct #: NULL		
85 Montgomery Wards Bankruptcy Department Box 103104 Roswell GA 30076	Dates: Reason: Credit Card or Credit Use	\$180
Acct #: 2061		
86 Myron Glassenberg MD Bankruptcy Dept 1655 N Arlington Heights Rd Arlington Heights IL 60004	Dates: Reason: Medical/Dental Services	\$300
Acct #: 2061		

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# Document Page 31 of 68 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Sam August Marsala / Debtor

Acct #: 2061

In re

Bankruptcy Docket #:

Judge:

				Judge.						
	SCHEDULE F - CREDITOR	RS	НО	LDING UNSECURED NON-PRIOF	(TIS	Y C	;LA	IMS		
	Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C A H	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim		
87	Peoples Gas Bankruptcy Department 130 E. Randolph Dr. Chicago IL 60601-6207			Dates: Reason: Utility Bills/Cellular Service				\$75		
	Acct #: 2061									
Law Firm(s)   Collection Agent(s) Representing the Original Creditor										
	Source RM Bankruptcy Dept 4615 Dundas Drive #102 Greensboro NC 27407									
88	Radadvantage APC Bankruptcy Department PO Box 4542 Carol Stream IL 60197			Dates: Reason: Medical/Dental Services				\$54		
	Acct #: 2061									
89	Royal First Assistants Bankruptcy Dept 5273 Wakefield Lane Long Grove IL 60047			Dates: Reason: <b>Debt Owed</b>				\$2,600		
	Acct #: 2061									
90	Santander Consumer USA Bankruptcy Department 8585 N. Stemmons Fwy. Dallas TX 75247			Dates: Reason:				\$6,257		
	Acct #: 2061									
	Law Firm(s)   Collection Agent(s) Represe	ntin	g the	Original Creditor						
	Dynamic Recovery Services Bankruptcy Dept. 2775 Villacreek, Ste. 290 Dallas TX 75234									
91	Sch Laboratory Physicians Bankruptcy Dept Dept 4353 Carol Stream IL 60122			Dates: Reason: Medical/Dental Services				\$190		

Record # 631608 B6F (Official Form 6F) (12/07) Page 16 of 20

Sam August Marsala / Debtor

In re

Bankruptcy Docket #:

Judge:

### SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

1	Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C A H	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State		Unliquidated	Disputed	Amount of Claim
	SKO Brenner American Bankruptcy Department 841 Merrick Rd. Baldwin NY 11510 Acct #: 2061			Dates: Reason: <b>Debt Owed</b>				\$100
	Steven Miller Bankruptcy Dept 4211 N Cicero Ave Chicago IL 60641			Dates: Reason:				\$100
94	Acct #: 2061  Stroger Hospital Attn: Bankruptcy Department 1901 W. Harrison St. Chicago IL 60612  Acct #: 2061			Dates: Reason: Medical/Dental Services				\$50
	Swedish Covenant Hospital Attn: Bankruptcy Department 7426 Solution Center Chicago IL 60677 Acct #: 2061			Dates: Reason: Medical/Dental Services				\$650

#### Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Lifeline Ambulance Bankruptcy Dept Po Box 118312 Carrollton TX 75011

96	Swedish Covenant Hospital Attn: Bankruptcy Department 7426 Solution Center Chicago IL 60677	Dates: Reason: <b>Medical/Dental</b>	Services	\$827
	Acct #: 2061			
97	Swedish Emergency Attn: Bankruptcy Department PO Box 4777 Rockford IL 61110	Dates: Reason: Medical/Dental	Service	\$1,739
	Acct #: 2061			

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Sam August Marsala / Debtor

In re

Bankruptcy Docket #:

Judge:

#### SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	H W J	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
98 Swiss Colony Attn: Bankruptcy Department 1112 7th Ave. Monroe WI 53566 Acct #: 2061			Dates: Reason: Credit Card or Credit Use				\$425
99 <u>Swiss Colony</u> Attn: Bankruptcy Dept. 1112 7Th Ave Monroe WI 53566			Dates: 2011-2012 Reason: Credit Card or Credit Use				\$442
Acct #: NULL							
100 <u>T-Mobile</u> Bankruptcy Department  PO Box 742596  Cincinnati OH 45274-2596			Dates: Reason: Utility Bills/Cellular Service				\$84
Acct #: 2061							
101 The Law offices of MH Cohon Bankruptcy Dept Po BOx 636 Morton Grove IL 60053			Dates: Reason: Attorney's Fees & Notice				\$150
Acct #: 2061							
102 <u>Thorek Hospital</u> Bankruptcy Department 850 W. Irving Park Rd. Chicago IL 60613			Dates: Reason: Medical/Dental Services				\$762
Acct #: 2061							

#### Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Illinois Collection Service Bankruptcy Dept. PO Box 646

Oak Lawn IL 60454-0646

103 <u>Tri-State Adjustments</u> Attn: Bankruptcy Dept. 3439 East Ave S La Crosse WI 54601	Dates: Reason:	2012-2013 Medical Debt		\$49
Acct #: 2712610				

Record # 631608 B6F (Official Form 6F) (12/07) Page 18 of 20

# Document Page 34 of 68 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Sam August Marsala / Debtor

**Bankruptcy Department** 

In re

Bankruptcy Docket #:

\$570

Judge:

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS									
Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C H M	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim		
104 <u>Tri-State Adjustments, Inc.</u> Bankruptcy Department PO Box 3219 La Crosse WI 54602 Acct #: 2061			Dates: Reason: Credit Card or Credit Use				\$50		
105 University of Chicago Phys Grp			Dates:						

75 Remittance Dr., Ste. 1385 Chicago IL 60675		Neason. Med	iicai/Deiliai Geivice			ΨΟΙΟ
Acct #: 2061						

Reason: Medical/Dental Services

106 Van Ru Credit Corp	Dates:			
Bankruptcy Dept.	Reason:	Credit Card or Credit Use		\$55
150 S. Sunnyslope	i (Cason.	orean oura or orean osc		Ψ00
Brookfield WI 53005				

Acct #: 2061				
107 Vanguard Medical Group		Dates:		
Bankruptcy Dept		Reason: Debt Owed		\$0
4700 N Marine Dr		Neason. Debt Owed		φU

Acct #: 2061				
Chicago IL 60640				
4700 N Marine Di				

108 <u>Vgm Homelink</u>	Dates:		
Bankruptcy Dept	Reason:		\$50
Po Box 78492	Trodoon.		400
Milwaukee WI 53278			

Acct #: 2061			
109 <u>VHS Genesis Lab</u> Bankrupycy Dept 1590 Paysphere Lab Chicago II, 60674	Dates: Reason:		\$100

110 Weiss Memorial Hospital		Dates:		
Acct #: 2061				
Chicago IL 60674				

weiss weilional Hospital	Dates:		
Attn: Bankruptcy Department	Reason: Medical/Dental Service		\$1,046
4646 North Marine Dr.	TOGOOTI. INICAISAN DOTATO		ψ1,040
Chicago IL 60640			
Acct #:			

In re

Sam August Marsala / Debtor

Bankruptcy Docket #:

Judge:

#### SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C A H	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
111 Weiss Memorial Hospital Attn: Bankruptcy Department 4646 North Marine Dr. Chicago IL 60640 Acct #: 2061			Dates: Reason: Medical/Dental Service				\$3,216

#### Law Firm(s) | Collection Agent(s) Representing the Original Creditor

CMRE Financial Services, Inc. Bankruptcy Dept. 3075 E. Imperial Hwy., #200 Brea CA 92821

J.C. Christensen & Associates Bankruptcy Dept. PO Box 519 Sauk Rapids MN 56379-0519

**Total Amount of Unsecured Claims** 

(Report also on Summary of Schedules)

\$ 102,573

Record # 631608 B6F (Official Form 6F) (12/07) Page 20 of 20

Case 15-22334 Doc 1 Filed 06/29/15 Entered 06/29/15 14:06:23 Desc Main Document Page 36 of 68

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Sam August Marsala / Debtor

Bankruptcy Docket #:

Judge:

#### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

In re

Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract. Description of Contract or Lease and Nature of Debtor's Interest. State whether Lease is for Non-Residential Real Property. State Contract Number or Any Government Contract.

[X] None

Record # 631608 B6G (Official Form 6G) (12/07) Page 1 of 1

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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Check this box if debtor has no codebtors.

Sam August Marsala / Debtor	Bankruptcy Docket #:
	.ludae·

#### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor 's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the

Name and Address of CoDebtor	Name and Address of the Creditor
[X] None	

Record # 631608 B6G (Official Form 6G) (12/07) Page 1 of 1

	ase 15-2233	Docu	6/29/15 Ente ment Page :		:06:23 Desc Main
Debtor 1 Sa	ım	August	Marsala		
	Name	Middle Name	Last Name		
Debtor 2 (Spouse, if filing) First	Name	Middle Name	Last Name		
United States Bank	ruptcy Court for the :	NORTHERN DISTRICT OF ILLINOI	<u>IS</u>		
Case Number				Check if this	is:
(If known)					nded filing
					ement showing post-petition 13 income as of the following date:
fficial Forn	n P 61				
iliciai i Uii	<u> </u>			MM / DL	D/YYYY
chedule i	: Your Inco	ome			1
as complete and	accurate as possible	e. If two married people are filing	together (Debtor 1 and I	Debtor 2), both are equally	responsible for
Till in your emp	ployment		Debtor 1		Debtor 2 or non-filing spouse
information	,		Deptor 1		Deptor 2 or non-ming spouse
If you have mo attach a separ- information ab- employers.	. •	Employment status	Employed  X Not employed		Employed  Not employed
Include part-tir self-employed	me, seasonal, or work.	Occupation			
Occupation ma or homemaker	ay Include student r, if it applies.	Employers name			
		Employers address			
					,
		How long employed there?			
art 2:	Dataila Abent Mend	v Income			
Estimate mon spouse unless	you are separated.	ne date you file this form. If you			
Estimate mon spouse unless If you or your r	thly income as of the you are separated.		bine the information for a		

List monthly gross wages, salary and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.

\$0.00 \$0.00

Estimate and list monthly overtime pay.

\$0.00 \$0.00

. Calculate gross income. Add line 2 + line 3.

\$0.00 \$0.00

Case 15-22334 Doc 1 Filed 06/29/15 Entered 06/29/15 14:06:23 Desc Main

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Case Number (if known) Document Sam August Debtor 1 First Name Middle Name Last Name

				For Debtor 1	For Debtor 2 or non-filing spous	е	
	Сору	line 4 here	4.	\$0.00	\$0.00		
5. <b>Li</b>		payroll deductions:					
		ax, Medicare, and Social Security deductions	5a. 	\$0.00		0.00	
	5b. <b>N</b>	landatory contributions for retirement plans	5b. _	\$0.00		0.00	
	5c. <b>V</b>	oluntary contributions for retirement plans	5c. _	\$0.00	\$0	0.00	
	5d. <b>F</b>	equired repayments of retirement fund loans	5d.	\$0.00	· ·	.00	
	5e. lı	nsurance	5e.	\$0.00	\$0	.00	
	5f. <b>C</b>	Omestic support obligations	5f. —	\$0.00	\$0	.00	
	5g. <b>L</b>	Inion dues	5g.	\$0.00	\$0	.00	
		Other deductions. Specify:	5h.	\$0.00	\$0	.00	
6. <b>Ad</b>	d the	<b>payroll deductions</b> . Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g +5h.	6.	\$0.00	\$0	.00	
7. <b>Ca</b>	lcula	te total monthly take-home pay. Subtract line 6 from line 4.	7.	\$0.00	\$0.00		
8. Lis	t all	other income regularly received:					
	8a.	Net income from rental property and from operating a business,					
		profession, or farm					
		Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total					
		monthly net income.	8a.	\$0.00	\$0	.00	
	8b.	Interest and dividends	8b.	\$0.00	\$0	.00	
	8c.	Family support payments that you, a non-filing spouse, or a	8c.	\$ 0.00	\$ 0.	.00	
		dependent regularly receive					
		Include alimony, spousal support, child support, maintenance, divorce					
		settlement, and property settlement.					
	8d.	Unemployment compensation	8d.	\$0.00	\$0	.00	
	8e.	Social Security	8e. —	\$1,327.00	\$0	.00	
	8f.	Other government assistance that you regularly receive	8f.	\$39.00	\$0	.00	
		Include cash assistance and the value (if known) of any non-cash					
		assistance that you receive, such as food stamps (benefits under the					
		Supplemental Nutrition Assistance Program) or housing subsidies.					
		Specify:					
	8g.	Pension or retirement income	8g. 	\$0.00	\$0	.00	
	8h.	Other monthly income. Specify:	8h. —	\$0.00	\$0	.00	
9.	Add	all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.	9	\$1,366.00	\$0	.00	
10.	Calc	ulate monthly income. Add line 7 + line 9.	10.	\$1,366.00 +	\$0.00	=	\$1,366.00
	Add	the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	_	<b>¥1,000</b>	40.00		<b>\$1,000.00</b>
11.	Inclu other Do n	e all other regular contributions to the expenses that you list in Schedule de contributions from an unmarried partner, members of your household, you friends or relatives.  ot include any amounts already included in lines 2-10 or amounts that are neity:	our dependen ot available to			11.	\$0.00
		the amount in the last column of line 10 to the amount in line 11. The res		•	t applies	10	\$1,366.00
		that amount on the Summary of Schedules and Statistical Summary of Ce		s and Related Data, if it	applies	12.	φ1,300.00
13.	x	ou expect an increase or decrease within the year after you file this form No. res. Explain:	ſ				

Fil	ll in this in	formation to identify yo	ur case:					
De	ebtor 1	Sam	August	Marsala	Check	c if this is:		
		First Name	Middle Name	Last Name		An amended filing		
	ebtor 2 pouse, if filing)	First Name	Middle Name	Last Name	_	A supplement showing ncome as of the follo	g post-petition chapter wing date:	13
Uı	nited States	Bankruptcy Court for the : _	NORTHERN DISTRICT	OF ILLINOIS		MM / DD / YYYY		
	ase Number f known)	•				WIWI / DD / TTTT		
∩ff	icial F	orm B 6J				A separate filing for D maintains a separate	ebtor 2 because Debto household.	or 2
					·	namiamo a coparato		
		e J: Your Exp	•	ala ara filipa ta mathau hath a		for our while a course t	information If	12/13
more	-	needed, attach another s		ole are filing together, both a the top of any additional pag		· · · · -		
Par	rt 1:	escribe Your Household						
1. Is	s this a joi	nt case?						
		Go to line 2.						
	Yes. I	Does Debtor 2 live in a s	eparate household?					
		X No.						
		Yes. Debtor 2 must	t file a separate Schedu	le J.				
2.	Do you h	nave dependents?	X No		Dependent's relatio			ive
	Do not lis Debtor 2	et Debtor 1 and		this information for and the state of the st	Debtor 1 or Debtor 2	2 age	with you?  X No	
	Do not st	ate the dependents'					Yes	
	names.	·					x No	
							Yes	
							X No	
							Yes	
							X No	
							Yes	
							X No	
							Yes	
3.	-	expenses include s of people other than	X No					
		and your dependents?	Yes					
Par	rt 2:	stimate Your Ongoing Mo	onthly Expenses					
Estir	mate your	expenses as of your ba	nkruptcy filing date ur	less you are using this form	as a supplement in a (	Chapter 13 case to repo	ort	
-	enses as o applicable		iptcy is filed. If this is a	supplemental <i>Schedule J</i> , c	heck the box at the to	p of the form and fill in	ı	
			sh government assist	ance if you know the value				
of su	uch assista	ance and have included	it on Schedule I: Your	Income (Official Form B 6I.)			Your expenses	
4.	The rent	al or home ownership e	expenses for your resid	lence. Include first mortgage	payments and			
	any rent	for the ground or lot.					4.	\$880.00
	If not inc	cluded in line 4:						
	4a. Re	al estate taxes					4a	\$0.00
	4b. Pro	operty, homeowner's, or i	renter's insurance				4b.	\$0.00
	4c. Ho	me maintenance, repair,	and upkeep expenses				4c.	\$0.00
	4d. Ho	meowner's association o	r condominium dues				4d.	\$0.00

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Sam August First Name Middle Name Last Name

Debtor 1

Case Number (if known) \_

			Your expens	es
5.	Additional Mortgage payments for your residence, such as home equity loans	5.		\$0.00
6.	Utilities:			
0.	6a. Electricity, heat, natural gas	6a.		\$25.00
	6b. Water, sewer, garbage collection	6b.		\$0.00
	6c. Telephone, cell phone, internet, satellite, and cable service	6c.		\$150.00
	6d. Other. Specify:	6d.	\$	0.00
7.	Food and housekeeping supplies	7.		\$144.00
8.	Childcare and children's education costs	8.		\$0.00
9.	Clothing, laundry, and dry cleaning	9.		\$65.00
10.	Personal care products and services	10.		\$35.00
11.	Medical and dental expenses	11.		\$15.00
12.	Transportation. Include gas, maintenance, bus or train fare.	12.		\$100.00
	Do not include car payments.			
13.	Entertainment, clubs, recreation, newspapers, magazines, and books	13.		\$25.00
14.	Charitable contributions and religious donations	14.		\$0.00
15.	Insurance.			
	Do not include insurance deducted from your pay or included in lines 4 or 20.			
	15a. Life insurance	15a.		\$0.00
	15b. Health insurance	15b.		\$0.00
	15c. Vehicle insurance	15c.		\$0.00
	15d. Other insurance. Specify:	15d.		\$0.00
16.	Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.			
	Specify:	16.		\$0.00
17.	Installment or lease payments:			
	17a. Car payments for Vehicle 1	17a.		\$0.00
	17b. Car payments for Vehicle 2	17b.		\$0.00
	17c. Other. Specify:	17c.		\$0.00
	17d. Other. Specify:	17d.		\$0.00
18.	Your payments of alimony, maintenance, and support that you did not report as deducted			
	from your pay on line 5, Schedule I, Your Income (Official Form B 6I).	18.		\$0.00
19.	Other payments you make to support others who do not live with you.			
	Specify:	19.		\$0.00
20.	Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.			
	20a. Mortgages on other property	20a.	\$	0.00
	20b. Real estate taxes	20b.	\$	0.00
	20c. Property, homeowner's, or renter's insurance	20c.	\$	0.00
	20d. Maintenance, repair, and upkeep expenses	20d.	\$	0.00
	20e. Homeowner's association or condominium dues	20e.	\$	0.00

Official Form 6J Record # 631608 Case 15-22334 Doc 1 Filed 06/29/15 Entered 06/29/15 14:06:23 Desc Main Document Page 42 of 68

Sam August Debtor 1 Case Number (if known) \_ First Name Middle Name Last Name \$5.00 21. Other. Specify: \_\_\_Postage/Bank Fees (\$5.00), 21. \$1,444.00 22.. Your monthly expense: Add lines 4 through 21. 22. The result is your monthly expenses. 23. Calculate your monthly net income. 23a. \$1,366.00 Copy line 12 (your comibined monthly income) from Schedule I. 23a. \$1,444.00 23b. Copy your monthly expenses from line 22 above. 23b.--\$78.00 23c. Subtract your monthly expenses from your monthly income. 23c. The result is your monthly net income. 24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage? No Explain Here:

Official Form 6J Record # 631608 Schedule J: Your Expenses Page 3 of 3

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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Sam August Marsala / Debtor

In re

Bankruptcy Docket #:

Judge:

#### **DECLARATION CONCERNING DEBTOR'S SCHEDULES**

#### **DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the foregoing summary and schedules, and that they are true and correct to the best of my knowledge, information and belief. I have disclosed on the foregoing schedules all property or assets I may have an interest in, the correct value of it, and every debt I may be liable for. I accept the risk that some debts won 't be discharged. I have been advised of the difference between Chapter 7 and Chapter 13, income & expense concepts, budgeting, and have made full disclosure.

Debtor's attorney has advised debtor that creditors can object to discharge of their debt on a variety of grounds including fraud, recent credit usage, divorce and support obligations and reckless conduct.

Debtor's attorney has advised debtor that non-dischargeable debts such as taxes, student loans, fines by government units and liens on property of debtor are generally unaffected by bankruptcy.

Dated: 06/29/2015 /s/ Sam August Marsala

Sam August Marsala

if joint case, both spouses must sign. If NOT a joint case the joint debtor will NOT appear.

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

#### DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. 110)

Non-Attorney Petition Preparers were **NOT** used to prepare any portion of this petition. All documents were produced by Geraci Law L.L.C..

THIS SECTION ONLY APPLIES TO PETITION PREPARERS AND HAS NOTHING TO DO WITH THIS CASE

#### DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP

This is a personal bankruptcy for an individual(s) and **NOT** a corporation or partnership.

THIS SECTION ONLY APPLIES TO CORPORTATIONS & PARTNERSHIPS AND HAS NOTHING TO DO WITH THIS CASE

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Sam August Marsala / Debtor	Bankruptcy Docket #:
	Judge:

#### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

\*\*DEFINITIONS\*\*

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.



#### 01. INCOME FROM EMPLOYMENT OR OPERATION OF BUSINESS:

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

	AMOUNT	SOURCE	
X	Spouse AMOUNT	SOURCE	

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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Sam August Marsala / Debtor	Bankruptcy Docket #:
	Judge:

#### STATEMENT OF FINANCIAL AFFAIRS

$^{\circ}$	INCOME OTHER	TUVN EDOM	$\cap$ D $\cap$ DED $\wedge$ TI $\cap$ NI	UE DI ICINIECO

State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor"s business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

2015: \$144/month Link Benefits

2014: \$1,728

2013: \$1,728

2015: \$1,327/month Social Security

2014: \$15,924

2013: \$15,924



Spouse

AMOUNT SOURCE



03. PAYMENTS TO CREDITORS:

Complete a. or b. as appropriate, and c.

a. INDIVIDUAL OR JOINT DEBTOR(S) WITH PRIMARILY CONSUMER DEBTS: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately proceeding the commencement of this case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$600.00. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and AddressDates ofAmountAmountof CreditorPaymentsPaidStill Owing



b. DEBTOR WHOSE DEBTS ARE NOT PRIMARILY CONSUMER DEBTS: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,850\*. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

 Name and Address
 Dates of of Creditor
 Amount Paid or Value of Payment/Transfers
 Amount Paid or Value of Transfers
 Amount Still Owing



c. ALL DEBTORS: List all payments made within 1 year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments be either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

 Name & Address of Creditor &
 Dates
 Amount Paid or Value of
 Amount Relationship to Debtor

 Relationship to Debtor
 of Payments
 Transfers
 Still Owing

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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Sam August Marsala / Debtor	Bankruptcy Docket #:
	Judge:

### STATEMENT OF FINANCIAL AFFAIRS

04. SUITS AND ADMINISTRATIVE PROCEEDINGS, EXECUTIONS, GARNISHMENTS AND ATTACHMENTS:

List all lawsuits & administrative proceedings to which the debtor is or was a party within 1 (one) year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF	NATURE	COURT	STATUS
SUIT AND	OF	OF AGENCY	OF
CASE NUMBER	PROCEEDING	AND LOCATION	DISPOSITION
JRSI v. Marsala	Contract	Circuit Court,	Judgment Entered
Case #13m1-103896		Cook County	
Dimensions Management v.	Joint Action	Circuit Court,	Order For Possession
Marsala		Cook County	Entered
Case #14m1-0700039			



04b. WAGES OR ACCOUNTS GARNISHED: Describe all property that has been attached, garnished or seized under any legal or equitable process within (1) one year preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Person	Date	Description
for Whose Benefit Property	of	and Value
was Seized	Seizure	of Property



05. REPOSSESSION, FORECLOSURES AND RETURNS:

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Creditor	Date of Repossession, Foreclosure	Description and
or Seller	Sale, Transfer or Return	Value of Property



06. ASSIGNMENTS AND RECEIVERSHIPS:

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and	Date	Terms of
Address of	of	Assignment or
Assignee	Assignment	Settlement



b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one (1) year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and	Name & Location	Date	Description
Address	of Court Case	of	and Value of
of Custodian	Title & Number	Order	Property

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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Sam August Marsala / Debtor	Bankruptcy Docket #:
	Judge:

#### STATEMENT OF FINANCIAL AFFAIRS

NONE
V
Х

07. GIFTS:

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Person Relationship Date Description or to Debtor, of and Value Organization If Any Gift of Gift



08. LOSSES:

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Description and Description of Circumstances and, Date
Value if Loss Was Covered in Whole or in of
of Property Part by Insurance, Give Particulars Loss

#### 09. PAYMENTS RELATED TO DEBT COUNSELING OR BANKRUPTCY:

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one (1) year immediately preceding the commencement of this case.

Name and Date of Payment, Amount of Money or Address Name of Payer if Description and Other Than Debtor Value of Property

Geraci Law. LLC 2014-2015 Payment/Value:

\$365.00

55 E Monroe St Suite #3400 Chicago, IL 60603

09a. PAYMENTS RELATED TO DEBT COUNSELING OR BANKRUPTCY: List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within 1 year immediately preceding the commencement of this case.

Name and Date of Payment, Amount of Money or description Address Name of Payer if and Other Than Debtor Value of Property

Hananwill Credit Counseling, 2015 \$20.00 115 N. Cross St., Robinson,

IL 62454



#### 10. OTHER TRANSFERS

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security with two (2) years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of . Describe Property Transferred
Transferee, Relationship . and
to Debtor Date Value Received

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# Document Page 48 of 68 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

August Marsala / Debtor		Judge:	cy Docket #:
	STATEMENT OF FINANC	-	
	STATEMENT OF FINANC	IAL AFFAIRS	
10b. List all property transferred by t trust or similar device of which the do	he debtor within ten (10) years immediately preceebtor is a beneficiary.	eding the commencement of this c	ase to a self-settled
Name of Trust or other Device	Date(s) of Transfer(s)	Amount and Date of Sale or Closing	
11. CLOSED FINANCIAL ACCOUNT	TS:		
transferred within one (1) year imme certificates of deposit, or other instru associations, brokerage houses and	ments held in the name of the debtor or for the be diately preceding the commencement of this cas ments; shares and share accounts held in banks other financial institutions. (Married debtors filing instruments held by or for either or both spouses not filed.)	e. Include checking, savings, or ot , credit unions, pension funds, coc , under chapter 12 or chapter 13 n	her financial accounts, operatives, nust include
Name and Address of Institution	Type of Account, Last Four Digits of Account Number, and Amount of Final Balance	Amount and Date of Sale or Closing	
12. SAFE DEPOSIT BOXES:			
immediately preceding the commend	or depository in which the debtor has or had seculor element of this case. (Married debtors filing under as whether or not a joint petition is filed, unless th	chapter 12 or chapter 13 must inc	lude boxes or
Name and Address of Bank or Other Depository	Names & Addresses of Those With Access to Box or depository	Description of Contents	Date of Transfer or Surrender, if Any
13. SETOFFS:			
this case. (Married debtors filing und	including a bank, against a debt or deposit of the ler chapter 12 or chapter 13 must include informa ses are separated and a joint petition is not filed.	tion concerning either or both spo	
Name and Address of Creditor	Date of Setoff	Amount of Setoff	
14. LIST ALL PROPERTY HELD FO	R ANOTHER PERSON:		
	erson that the debtor holds or controls.		
Name and Address of Owner	Description and Value of Property	Location of Property	

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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

_	_		
Cam	Amaniet	Marsala	/ Dobto

Bankru	ntcv	Dock	cet #:
Dankiu	DLUV		$NCL\pi$ .

Judge:

#### STATEMENT OF FINANCIAL AFFAIRS

#### 15. PRIOR ADDRESS OF DEBTOR(S):

If debtor has moved within three (3) years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.



#### 16. SPOUSES and FORMER SPOUSES:

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight (8) years immediately preceding the commencement of the case, identify the name of the debtor"s spouse and of any former spouse who resides or resided with the debtor in the community property state.





#### 17. ENVIRONMENTAL INFORMATION:

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil surface water, ground water, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of the these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous material" means anything defined as a hazardous waste, hazardous or toxic substances, pollutant, or contaminant, etc. under environmental Law.



17a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

Site Name Name and Address Date Environmental and Address of Governmental Unit of Notice Law



17b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

Site Name Name and Address Date Environmental and Address of Governmental Unit of Notice Law

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# Document Page 50 of 68 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

ugust Marsala / Debtor		Bankrupt	cy Docket #:
		Judge:	
S.	TATEMENT OF FINAL	NCIAL AFFAIRS	
7c. List all judicial or administrative procee lebtor is or was a party. Indicate the name number.	-		
Name and Address of Governmental Unit	Docket Number	Status of Disposition	
8 NATURE, LOCATION AND NAME OF B	USINESS		
i. If the debtor is an individual, list the name anding dates of all businesses in which the partnership, sole proprietor, or was self-empendiately preceding the commencement within six (6) years immediately preceding the	debtor was an officer, director, partne ployed in a trade, profession, or other of this case, or in which the debtor ov	er, or managing executive of a corpora activity either full- or part-time within s	tion, partner in a ix (6) years
f the debtor is a partnership, list the names lates of all businesses in which the debtor of mmediately preceding the commencement	was a partner or owned 5 percent or r		
the debtor is a corporation, list the names ates of all businesses in which the debtor of mmediately preceding the commencement	was a partner or owned 5 percent or r		
Name & Last Four Digits of Soc. Sec. No./Complete EIN or Other TaxPayer I.D. No.	Address	Nature of Business	Beginning and Ending Dates
. Identify any business listed in subdivision	n a., above, that is "single asset real e	estate" as defined in 11 USC 101.	
Name	Address		
The following questions are to be completed			
een, within six years immediately precedin or owner of more than 5 percent of the votin ole proprietor, or self-employed in a trade,	ng or equity securities of a corporation	; a partner, other than a limited partne	0 0
(An individual or joint debtor should completithin six years immediately preceding the coordinately to the signature page.)			
9. BOOKS, RECORDS AND FINANCIAL	STATEMENTS:		
ist all bookkeepers and accountants who veeping of books of account and records of		ding the filing of this bankruptcy case	kept or supervised the
Name and Address	Dates Services Rendered		

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In re

		Bankruptcy Docket #:
		Judge:
	STATEMENT OF FINAN	ICIAL AFFAIRS
	ho within two (2) years immediately preceding the a financial statement of the debtor.	ne filing of this bankruptcy case have audited the books of
Name	Address	Dates Services Rendered
	no at the time of the commencement of this case account and records are not available, explain.	were in possession of the books of account and records of
Name	Address	
	creditors and other parties, including mercantile () years immediately preceding the commencement	and trade agencies, to whom a financial statement was ent of this case.
Name and	Date	
Address	Issued	
0. INVENTORIES		
		erson who supervised the taking of each inventory, and the
ollar amount and basis of each i Date	nventory.  Inventory	Dollar Amount of Inventory
of	·	(specify cost, market of other
Inventory	Supervisor	basis)
List the name and address of the	ne person having possession of the records of e	ach of the inventories reported in a labove
. List the name and address of the	ne person having possession of the records of e	ach of the inventories reported in a., above.
. List the name and address of the Date	ne person having possession of the records of each	ach of the inventories reported in a., above.
		ach of the inventories reported in a., above.
Date of Inventory	Name and Addresses of Custodian	ach of the inventories reported in a., above.
Date of Inventory  1. CURRENT PARTNERS, OFF	Name and Addresses of Custodian of Inventory Records	
Date of Inventory  1. CURRENT PARTNERS, OFF	Name and Addresses of Custodian of Inventory Records	
Date of Inventory  1. CURRENT PARTNERS, OFF	Name and Addresses of Custodian of Inventory Records  FICERS, DIRECTORS AND SHAREHOLDERS: st nature and percentage of interest of each mer	nber of the partnership.
Date of Inventory  1. CURRENT PARTNERS, OFF. If the debtor is a partnership, list Name and Address  1b. If the debtor is a corporation	Name and Addresses of Custodian of Inventory Records  FICERS, DIRECTORS AND SHAREHOLDERS: st nature and percentage of interest of each mer Nature of Interest	nber of the partnership. Percentage of
Date of Inventory  1. CURRENT PARTNERS, OFF  If the debtor is a partnership, list  Name and Address	Name and Addresses of Custodian of Inventory Records  FICERS, DIRECTORS AND SHAREHOLDERS: st nature and percentage of interest of each mer of Interest	nber of the partnership. Percentage of Interest

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UNITED STATES BANKRUPTCY COURT

### NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

ugust Marsala / Debtor		Bankruptcy Docket #:  Judge:
		•
	STATEMENT OF FINA	NCIAL AFFAIRS
2. FORMER PARTNERS, OFFICERS,	DIRECTORS AND SHAREHOLDERS:	
the debtor is a partnership, list the natu		at of each member of the partnership.
Name	Address	Date of Withdrawal
2b. If the debtor is a corporation, list all nmediately preceding the commenceme		with the corporation terminated within one (1) year
Name and Address	Title	Date of Termination
ommencement of this case.  Name and Address of  Recipient, Relationship to  Debtor	Date and Purpose of Withdrawal	site during one year immediately preceding the  Amount of Money or  Description and value of  Property
		· ,
•		nber of the parent corporation of any consolidated group for ears immediately preceding the commencement of the case.
Name of Parent Corporation	Taxpayer Identification Number (EIN)	
5. PENSION FUNDS:		
	• •	number of any pension fund to which the debtor, as an nmediately preceding the commencement of the case.

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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Sam August Marsala / Debtor	Bankruptcy Docket #:
	.ludge:

#### STATEMENT OF FINANCIAL AFFAIRS

#### **DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachment thereto and that they are true and correct.

Dated: 06/29/2015 /s/ Sam August Marsala
Sam August Marsala

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18
U.S.C. Sections 152 and 3571

Record #: 631608 B7 (Official Form 7) (12/12) Page 10 of 10

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UNITED STATES BANKRUPTCY COURT

NORTHERN DISTRICT OF ILLINOIS EASTERN D	DIVISION
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re	IN DISTRICT OF ILLINOIS EASTERN	DIVIDIOIN
Sam August Marsala / Debtor		Bankruptcy Docket #:
		Judge:
	DEBTOR'S STATEMENT OF INTENTIO	N
	y property of the estate. (Part A must be fully	•
which is secured I	by property of the estate. Attach additional p	pages if necessary.)
Property No. 1	44444	
reditor's Name:	Describe Property Securing Debt:	- /
inois Department of Revenue ankruptcy Department	Household Goods; tv, dvd player, couch, stered pans, vacuum, table, chairs, lamps, bedroom se	
O Box 64338	paris, vacuum, table, chails, tamps, beuroom se	t, celiprione
hicago IL 60664-0338		
roperty will be (check one):		
Surrendered	□Retained	
retaining the property, I intend to <i>(check</i>	at least one):	
☐Redeem the property		
□Reaffirm the debt		
□Other. Explain	(for example, avoid lie	n using 110 U.S.C. § 522(f)).
	(ioi example, avoid lie	11 d3ing 110 0.5.6. § 522(1)).
roperty is (check one):		
■Claimed as exempt	□Not claimed as exempt	
ART B - Personal property subj	ect to unexpired leases. (All three columns o	f Part B must be
	ase. Attach additional pages if necessary.)	
Property No.		
essor's Name:	Describe Property Securing Debt:	Lease will be
one	2 cost. 10 porty costs. 11 g 2 costs	assumed pursuant to
		11 U.S.C. § 365(p)(2):
		□ Yes □ No
		□ Yes □ No
	ury that the above indicates my intention as to any pr ot and/or personal property subject to an unexpired le	
ated: 06/29/2015 /s/	Sam August Marsala	Y Data 9 Sign
<u></u>		_ X Date & Sigr
	Sam August Marsala	

B6F (Official Form 6F) (12/07) Page 1 of 1 Record # 631608

Case 15-22334 Doc 1 Filed 06/29/15 Entered 06/29/15 14:06:23 Desc Main

### Document Page 55 of 68 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Sam August Marsala / Debtor	Bankruptcy Docket #:

Judge:

	DISCLOSURE OF CO	DMPENSATION OF ATTORNEY FOR DEBTOR - 20	16B
hat cor	mpensation paid to me within one year	ed. Bankr. P. 2016(b), I certify that I am the attorney for the above nature are before the filing of the petition in bankruptcy, or agreed to be paid for(s) in contemplation of or in connection with the bankruptcy case is as follows:	
The	compensation paid or promised by the	Debtor(s), to the undersigned, is as follows:	
For	legal services, Debtor(s) agrees to pay ar	nd I have agreed to accept	\$1,595.00
Prio	r to the filing of this Statement, Debtor(s)	has paid and I have received	<u>\$365.00</u>
The	Filing Fee has been paid.	Balance Due	\$1,230.00
2. The	e source of the compensation paid to me	was:	
	Debtor(s) Other: (specify)		
3. The	e source of compensation to be paid to m	e on the unpaid balance, if any, remaining is:	
	Debtor(s) Other: (specify)		
	e undersigned has received no tran ue stated: <b>None.</b>	sfer, assignment or pledge of property from the debtor(s) except the	e following for the
	•	to share with any other entity, other than with members of the undersigned's law ithout the client's consent, except as follows: <b>None.</b>	
5. The	e Service rendered or to be rendered inc	clude the following:	
'		ring advice and assistance to the client in determining whether to file a petition	
	der Title 11, U.S.C. eparation and filing of the petition, schedu	lles, statement of affairs and other documents required by the court.	
	presentation of the client at the <b>first sche</b>	duled meeting of creditors.	
a) Aa	vice as required.		
Fee	• • • • • • • • • • • • • • • • • • • •	disclosed fee does not include the following service:  ng or court dates, amendments to schedules, adversary complaints	or conversions to
		CERTIFICATION	
		I certify that the foregoing is a complete statement of any agreement of	•
		for payment to me for representation of the debtor(s) in this bankruptcy	/ proceedings.
		Respectfully Submitted,	
Date:	: 06/29/2015	/s/ Jonathan Daniel Parker	
		Jonathan Daniel Parker	
		GERACI LAW L.L.C. 55 E. Monroe Street #3400	
		ວວ ⊑. INIUNITUE ວເreet #3400	

Chicago, IL 60603

Phone: 312-332-1800 Fax: 877-247-1960

Record # 631608 B6F (Official Form 6F) (12/07) Page 1 of 1

ase 15-22334 Doc 1 File #5675 National Headquarters: 55 E. Monroe Street #340 DOCUME! Case 15-22334

Date: 12/22/2014

Consultation Attorney:

gd 96/39/15-014-06-23<sub>acila</sub>Dessc Main

Record #: 631-608



Chapter 7 Retainer Agreement

The undersigned hires Geraci   a)	w L.L.C. and its associated attorneys for represe	ntation in a Chapter7 bankruptcy under the following
terms and conditions:		

This amount does NOT INCLUDE court filing fees of \$335, or costs Attorney fees for the Chapter 7 bankruptcy are \$ for credit counseling or financial management classes. This fee is based on the anticipated amount of work required to complete my case, and upon the information I have provided to date. If any information is incomplete or incorrect, the advice or Chapter may have to change, and this fee may have to be adjusted. This fee includes all work in the representation in my Chapter 7, including the preparation of my bankruptcy petition, schedules and other documents, reaffirmations and other correspondence with my creditors, correspondence and negotiations with my Chapter 7 Trustee (if required), motions and at the 341 meeting of creditors, but does NOT include missed 341 meetings, amendments to schedules, motions to dismiss filed by the U.S. Trustee and other evidentiary hearings, other contested matters, or adversary proceedings. For work done on these matters, we bill between \$275/hr and \$350/hr for attorney time, based on the attorney doing the work, and \$85hr paralegal time. More than one attorney and paralegal will work on my case.

Fees are "flat fees" and "advance payment retainers" for pre-filing work, become property of this firm on payment, and are deposited into the firm's operating account. Payments are applied to the "flat fee". You may elect to be billed on an hourly basis, but we have found a flat fee is cheaper and benefits you. If this contract is terminated by either party prior to the filing of the case, the firm will refund unearned fees based on the above rates with an accounting, and on request, submit any dispute to binding arbitration within 30 days. If I close my file or breach this contract I agree to pay for the work done to that time. I assign to my attorney all amounts tendered as filing fees or court costs and authorize my attorney to transfer said funds from his trust account to his operating account in payment of all outstanding fees owed by me if case is not filed.

I understand that bankruptcy laws only allow me to protect a certain amount of my property, and if I have any unprotected property, I understand my Chapter 7 Trustee can sell it if I do not or cannot buy out the Trustee's interest and that the U.S. Trustee may object to my filing a Chapter 7 if they believe I have excess income and should be filing a Chapter 13.

I agree to fully cooperate with my attorneys and provide all information requested at any point during the case. I understand that if I do not fully cooperate or provide complete and accurate information, my attorneys may withdraw from representation of me, with the permission of the Court.

If I have secured debts that I wish to retain (mortgages, financed vehicles or other financed property) that I may be required to sign a reaffirmation agreement with the creditor in order to keep the property, and I must remain current on my payments. Many mortgage and car companies refuse to reaffirm the debt but we have found that if you keep up your payments you keep the property anyway.

Debts not discharged if they not paid in full: student loans; educational debts; tax due in last 3 years, unfiled, trust fund or late filed tax; undisclosed debts; support/maintenance debts; fines, debts incurred by fraud, or after the case is filed, future associaton/condo HOA dues, or debts listed in your red or green folder or found non-dischargeable by a Judge.

Representation limited to Bankruptcy Court We do not represent you in state court, or in loan modifications or similar matters.

I cannot transfer any property or incur any credit or debt without the express permission of my attorney or the Court and I must make full disclosure of all income, expenses, debts and assets in my initial consultation and on my bankruptcy petition.

I understand that if I fail to take my financial management class after filing but before discharge, my case may be closed without a discharge, and I will be required to pay fees and costs to have it reopened. I have received the 11U.S.C § 527(a) disclosures.

(Joint Debtor) for the Debtor(s), Representing Geraci Law L.L.C.

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Sam August Marsala / Debtor	Bankruptcy Docket #:
	Judge:

#### **VERIFICATION OF CREDITOR MATRIX**

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 06/29/2015 /s/ Sam August Marsala

Sam August Marsala

X Date & Sign

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<sup>\*</sup> Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

#### UNITED STATES BANKRUPTCY COURT

### NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly- addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

#### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

#### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

#### Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are

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Form B 201A, Notice to Consumer Debtor(s)

In re Sam August Marsala

Page 2

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

#### Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

#### Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

#### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for

Dated: 06/29/2015	/S/ Sam August Marsala	
	Sam August Marsala	
Dated: 06/29/2015	/s/ Jonathan Daniel Parker	
	Attorney: Jonathan Daniel Parker	

Form B 201A. Notice to Consumer Debtor(s) Record # 631608 Page 2 of 2 Case 15-22334 Doc 1 Filed 06/29/15 Entered 06/29/15 14:06:23 Desc Main Document Page 60 of 68

B1 (Official Form 1) (12/11)

Name of Joint Debtor(s)

Sam August Marsala

#### Signatures

#### Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11. United States Code, specified in this petition

Sam August Marsala

Dated: 6 12 12015

#### Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition

(Check only one box.)

☐ I request relief in accordance with chapter 15 of title 11, United States
 ☐ Code. Certified copies of the documents required by 11 U.S.C. § 1515 are
 attached.

Pursuant to 11 U S C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

(Signature of Foreign Representative)

(Printed Name of Foreign Representative)

#### << Sign & Date on Those Lines

Signature of Attorney

Signature of Attorney for Debtor(s)

Jonathan Daniel Parker

Printed Name of Attorney for Debtor(s)

GERACI LAW L.L.C. 55 E. Monroe St., #3400 Chicago, IL 60603 Phone: 312-332-1800

In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification
that the altorney has no knowledge after an inquiry that the information in the schedules is
incorrect.

#### Signature of Debtor (Corporation/Partnerhsip)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U S C § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U S C §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U S C § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers. I have given the debtor notice of the maximum amount before preparing any document for fi ling for a debtor or accepting any fee from the debtor, as required in that section.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal. responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110)

Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person .

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Sam August Marsala / Debtor

In re

Bankruptcy Docket #:

Judge:

## EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. check one of the five statements below and attach any documents as directed.

	1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
	2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed
	3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here]
	If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing  4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
	Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities );
	Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);  Active military duty in a military combat zone
	5 The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U S C. § 109(h) does not apply in this district.
	tify under penalty of perjury that the information provided above is true and correct.
Date	ed: 6 / 29 /2015 Sam August Marsala X Date & Sign
	Jaii August Mai Sala

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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Sam August Marsala / Debtor

Bankruptcy Docket #:

#### **DECLARATION CONCERNING DEBTOR'S SCHEDULES**

#### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, and that they are true and correct to the best of my knowledge, information and belief. I have disclosed on the foregoing schedules all property or assets I may have an interest in, the correct value of it, and every debt I may be liable for. I accept the risk that some debts won't be discharged. I have been advised of the difference between Chapter 7 and Chapter 13, income & expense concepts, budgeting, and have made full disclosure.

Debtor's attorney has advised debtor that creditors can object to discharge of their debt on a variety of grounds including fraud, recent credit usage, divorce and support obligations and reckless conduct.

Debtor's attorney has advised debtor that non-dischargeable debts such as taxes, student loans, fines by government units and liens on property of debtor are generally unaffected by bankruptcy.

Dated: 6 12 912015 Sam A Morraga Sam August Marsala

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

#### DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. 110)

Non-Attorney Petition Preparers were **NOT** used to prepare any portion of this petition. All documents were produced by Geraci Law L.L.C..

THIS SECTION ONLY APPLIES TO PETITION PREPARERS AND HAS NOTHING TO DO WITH THIS CASE

#### DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP

This is a personal bankruptcy for an individual(s) and NOT a corporation or partnership.

THIS SECTION ONLY APPLIES TO CORPORTATIONS & PARTNERSHIPS AND HAS NOTHING TO DO WITH THIS CASE

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re	
	Residency ferry (Province) #
	es logge

#### STATEMENT OF FINANCIAL AFFAIRS

DECLARA	ATION UNDER	PENALTY OF PERJURY BY II	IDIVIDUAL DEBTOR	-
		ander samme Mexiconers de la comerciale de Comerciale de la comerciale de la comercia		
Dated: <u>@ / 29</u> /2015	Sam	A Marsola Sam August Marsala		

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Bankruptcy Docket #: Sam August Marsala / Debtor

Property No. 1		
Creditor's Name: Ilinois Department of Revenue Bankruptcy Department PO Box 64338 Chicago IL 60664-0338	Describe Property Securing Debt: Household Goods; tv, dvd player, couch, stereo/r pans, vacuum, table, chairs, lamps, bedroom set,	adio, utensils, pots and cellphone
Property will be (check one):		
Surrendered	□Retained	
If retaining the property, I intend to (che	ck at least one)'.	
☐Redeem the property		
☐Reaffirm the debt		
□Other. Explain	(for example, avoid lien	using 110 U.S.C. § 522(f)).
Property is (check one):  ■Claimed as exempt	□Not claimed as exempt	
		D (D)
PART B - Personal property sul	bject to unexpired leases. (All three columns of ease. Attach additional pages if necessary.)	Part B must be
completed for each unexpired I		
completed for each unexpired I Property No. Lessor's Name:	Describe Property Securing Debt:	
Property No.	Describe Property Securing Debt:	
Property No. Lessor's Name:	Describe Property Securing Debt:	

debt and/or personal property subject to an unexpired lease.

X Date & Sign

Sam August Marsala

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DISCLAIMER Debtors have read and agree:

- 1. Divorce or family support debts to a spouse, ex-spouse, child, guardian ad litem or similar person or entity in connection with a separation agreement, divorce decree or court order are not dischargable. Priority support debts must be paid in full in your Chapter 13 or it cannot be confirmed. DEBTS YOU AGREED TO ASSUME IN MARITAL SETTLEMENT AGREEMENTS are NON-DISCHARGEABLE if your ex-spouse files an adversary complaint, and the Judge rules that (a) you do not have the ability to pay the debt OR (b) discharging such debt would result in a benefit to you that outweighs the detriment to ex-spouse or your child. You agree to get advice in writing from your divorce attorney and send to us with copy of agreement. You must list any ex-spouse or spouse as a creditor. No guarantee any divorce debt is dischargeable. Property you are still on title to, or have a right to in a divorce, may be taken by a Bankruptcy trustee in a Chapter 7 and sold, or may be disposable income in a 13.
- 2. Student loans and educational benefits are not discharged in Chapter 7 or 13 if government insured loan or owed to non-profit school unless you pay us to file a complaint within the bankruptcy to prove repayment would be an "undue hardship", and win. Interest on student loans continue to run while you are in a Chapter 13
- 3. Cosigners, joint applicants, debts of persons other than debtor, debts incurred during marriage in community property states, or for family support are not discharged and joint, community or co-signers are not protected from collection unless you pay 100% of the debt. Creditors can collect from co-signers and put your bankruptcy on their credit report, and report them negatively to credit bureaus. You may prevent this by making the regular payments to the creditor. Creditors can liquidate collateral of your co-signer and refuse to continue payment in installments. Property you are joint on with other persons can be LIQUIDATED to pay your creditors.
- 4. TAX DEBTS. Most taxes are not discharged in bankruptcy. However, income tax debt (1040 type tax) can be discharged if the following four rules are met:

  (1) The tax return was DUE at least 3 YEARS (plus extensions) before the filing of your bankruptcy case. (2). You FILED your income tax return at least 2 YEARS before your bankruptcy was filed. (You did not file a return if the tax authority or IRS had to file one for you, or if you didn't send the return to the District Director) (3). You did not wilfully intend to evade the tax. (4). The tax must have been ASSESSED over 240 DAYS before the bankruptcy filing. We recommend you meet with the IRS or state department of revenue to make sure all the conditions have been met, before you hire us or file a bankruptcy. Fraudulent taxes and taxes on unfiled returns can be discharged in a Chapter 13 case. Time in an offers in compromise, & time in bankruptcy plus 6 months, will extend the above time periods. Employers' share of FICA & FUTA is dischargeable, but not trust fund taxes like the employee's funds or sales tax.
- 5 Fines, traffic tickets, parking tickets, penalties to governmental unit are not discharged in Chapter 7, may not be discharged in 13 without full payment.
- 6. Non filing spouse: If you file individually, your spouse is not our client. Only your debts are discharged. If you want to protect a non-filing spouse, pay their bills or file a joint case with them. Family expenses (medical bills, rent and necessities may be collected from a non-filing spouse). Wisconsin, community property is liable for community debts. 7. DUI PERSONAL INJURIES, DEBTS YOU DON'T LIST are not discharged.
- 8. DEBTS where creditors successfully object to discharge may survive Creditors, the Trustee, or Court, can try to deny discharge based on many factors,
- a. Income sufficient to pay a percentage of your unsecured debt.
   b. Failure to keep books and records documenting your financial affairs.
   c. Luxury purchases or cash advances within 60 days of filing or without intent or ability to repay
   d. Debts you made by false pretenses, breach of fiduciary duty, wilful and malicious injuries to others
   e. Benefit overpayments like aid or unemployment if a determination of fraud has been made before or during bankruptcy
   f. Failure to appear at meetings, court dates, or co-operate with the Trustee
- 9. INTEREST ON NON-DISCHARGEABLE DEBTS in a Chapter 13 continues to accrue, and CREDITORS WHO DO NOT FILE CLAIMS in your Chapter 13 plan within 90 days (180 days for governmental units) of the meeting of creditors, do not get paid. Your plan and their claim should provide for interest at contract rate, or you will have to pay the debt outside the Chapter 13 plan Property taxes must be paid by you directly to avoid sale for delinquent taxes.
- 10. LIQUIDATION OF REAL AND PERSONAL PROPERTY If you file a Chapter 7, any property that is not listed and claimed exempt on Schedule C pursuant to state or federal law is taken and sold by the trustee to pay creditors. You agree to assume the risk that your property will be taken and sold by the bankruptcy trustee (at or less than what it is worth) if we can't protect it under applicable state law You get a discharge, but the trustee can take property not listed and exempted on schedules B and C and sell it for whatever price will provide some benefit to creditors.
- 11. CHANGE IN LAWS. Laws & court cases change constantly We can file your case today if you pay us in full (some attorneys give credit, we don't) pay the filing fee and sign your petition in our main office. ANY DELAY either in hiring us, or after, IS YOUR REPSONSIBILITY. ADVERSE RULINGS Judges that sit in adjoining courtrooms can rule differently on the same facts. We can predict but can't guarantee a judge will or will not rule against you. You accept the risk of a judge ruling against you, as in any lawsuit
- 12. PAYMENTS TO CREDITORS YOU PREFERRED to pay more than \$600 in front of others, within 1 yr if a relative or insider, or within 90 days if another creditor, so don't pay off debts to keep credit cards or protect others. TRANSFERS OF PROPERTY within 4 years that made you unable to pay your debts at the time can be reversed by a Trustee and the transferee will have to give back the property you transferred
- 13. SURRENDER OF PROPERTY Bankruptcy gets rid of debts, but real estate, condos and time shares remain in your name until a foreclosure sale or the lender accepts a deed in lieu of foreclosure. Turn condo keys over to condo association or remain liable for assessments after filing, and make sure you keep buildings & land insured and maintained and secured until it is taken back by lender or out of your name. If you let a house go vacant and pipes explode or someone gets killed in there you may be liable.
- 14. RIGHT TO RECEIVE inheritances, tax refunds, injury claims, compensation of any kind, insurance or realty commissions, are property of the bankruptcy estate and you will surrender these to the trustee unless they are claimed exempt on Schedule C, and no objection to your claim of exemption is upheld. Do not deduct extra money from taxes so you are entitled to a refund, change your W-9 if necessary.
- 15. JOINT ACCOUNT HOLDERS holders entire amount in the account could be taken by the trustee under Chapter 7.
- 16. MARRIED COUPLES GOING THROUGH DIVORCE: We have been advised to seek independent counsel for our bankruptcy. We understand that Peter Francis Geraci does not represent us with regard to any divorce matters and does not make any representations regarding what will happen in divorce court. We have decided to file a bankruptcy together dispite the fact that we are getting a divorce and our interests could be adverse. We have agreed to cooperate with each other in this joint bankruptcy
- 17. AUTO LEASES & INSTALLMENT AGREEMENTS to purchase things, leases and almost all contracts will be void after bankruptcy. They are "executory contracts", and if they are of no benefit to the bankruptcy estate and not assumed within 60 days of filing, they are void. Debtors have been warned of this, and unless there is a novation under state law, or agreement not to use bankrptcy to void the contract, the debtors rights under the contract are extinguished. Debtor agrees to be responsible for obtaining such agreements or losing rights under such contracts. Debtor agrees that his or her attorney will not file motions to assume such contracts.
- 18. Setoffs if you have money in a credit union or creditor account, or other loans that cross-collateralized, any money or property may be taken for both loans. The Undersigned have read the above & assume the risk that a debt is not discharged in bankruptcy, that our non-exempt property will be taken and sold by the bankruptcy trustee if it can't be protected, that the trustee might object if I/we have excess income, or change in State, Federal or Bankruptcy laws before the case is filed in Court AND WE HAVE TO READ, CHECK, & MAKE SURE OUR PETITION IS ACCURATE!!!!

Dated: (O / 27 /2015

Sam August Marsala

X Date & Sign

Record # 631608 Asset Disclosure Page 1 of 1

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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Sam August Marsala / Debtor

Bankruptcy Docket #:

#### VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: <u>( ) | 2</u> /2015

Sam August Marsala

X Date & Sign

Record # 631608 B 1D (Official Form 1, Exh.D)(12/08) Page 1 of 1

<sup>\*</sup> Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

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Deb	itor 1	Sam	August	Marsala		Case Number (if known)		
		First Name	Middle Name	Last Name			on_ removement work and sold sold follows:	
							Column B Debtor 2 or	
							non-filing spouse	111
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	under t	he Social Security	Act. Instead, list it here:	received was a policin				a oo mada oo ahaa oo a
	,							
	For yo	ur spouse						
	benefi	Pension or retirement income. Do not include any amount received that was a benefit under the Social Security Act.				\$0.00	\$0.00	
10	Do no	t include any benef	ources not listed above. Specifits received under the Social Se, a crime against humanity, or st other sources on a separate	Security Act or payments : rinternational or domestic	received C			
	10a					\$144.00	\$ 0.00	
	10b					\$ 0.00	\$0.00	
						\$144.00	\$0.00	
						\$144.00 +	\$0.00 =	\$144.00
Armina e Manda								
		P. 4	ether the Means Test Applies t	o You				
40			monthly income for the year.					
12	12a.	Copy your total cu	rrent monthly income from line	11		Copy line 11 here	12a	\$144.00
4		Multiply by 12 (the	number of months in a year).				(menodono)	x 12
The state of the state of	12b.	The result is your	annual income for this part of	the form.			12b.	\$1,728.00
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THE REPORT OF THE PERSON NAMED IN		•	,	<u> </u>			13	\$47,469.00
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14	1 How	do the lines comp	are?					
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	14bine 12b is more than line 13 On the top of page 1, check box 2, The presumption of abuse is determined by Form 22A-2.  Go to Part 3 and fill out Form 22A-2.							
	ngial	Sign Below						
-	By signing here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct.							
	Som A Maria							
	Sam August Marsala							
American and Albert (1915) are		Date:: <u>6</u>	1 <u>29</u> 12015					
agajan wasaween		If you checked lin	ne 14a, do NOT fill out or file F	orm 22A-2.				
A CONTRACTOR OF THE PARTY OF TH		If you checked lin	ne 14b, fill out Form 22A-2 and	file it with this form.				

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Form B 201A, Notice to Consumer Debtor(s)

In re Sam August Marsala / Debtor

Page 2

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

### <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations, certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

#### Chapter 11: Reorganization (\$1,167 filling fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

#### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for

Dated: 6 129 12015

Sam August Marsala

X Date & Sign

Page 2 of 2

Dated: 4 / 1/2015

Attorney: Jonathan Daniel Parker